

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MATTHEW S. HRYCKO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-22024

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/31/2016 and confirmed on 7/25/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		50,387.20
Less Refunds to Debtor	619.81	
TOTAL AMOUNT OF PLAN FUND		49,767.39

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	2,440.70	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,840.70

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CITIBANK (RE*)	0.00	0.00	0.00	0.00
	Acct: 4170				
	MIDFIRST BANK SSB*	0.00	0.00	0.00	0.00
	Acct: 0220				
	CAPITAL ONE AUTO FINANCE**	0.00	40,443.22	0.00	40,443.22
	Acct: 9813				
	CITIZENS BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 0727				
					40,443.22

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MATTHEW S. HRYCKO	0.00	0.00	0.00	0.00
	Acct:				
	MATTHEW S. HRYCKO	381.24	381.24	0.00	0.00
	Acct:				
	MATTHEW S. HRYCKO	238.57	238.57	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	BEATA HRYCKO++	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	ECMC(*)	13,367.66	1,168.95	0.00	1,168.95
	Acct: 9648				
	BANK OF AMERICA NA** (LMP)	0.00	0.00	0.00	0.00
	Acct: 1505				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 6668				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct:				
	EDDIE BAUER*	0.00	0.00	0.00	0.00

16-22024

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct:				
	FRICK TRI-COUNTY FCU	0.00	0.00	0.00	0.00
	Acct: 9627				
	FRICK TRI-COUNTY FCU	0.00	0.00	0.00	0.00
	Acct: 5254				
	MIDLAND FUNDING LLC	7,250.54	634.03	0.00	634.03
	Acct: 7403				
	MONONGAHELA VALLEY HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 2911				
	MONONGAHELA VALLEY HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 2911				
	MONONGAHELA VALLEY HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 2911				
	BILL ME LATER INC A/S/F SYNCHRONY B,	2,359.35	206.32	0.00	206.32
	Acct: 2616				
	PNC BANK NA	16,857.92	1,474.17	0.00	1,474.17
	Acct: 3937				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 9994				
	PSYCHIATRIC CARE SYSTEMS	0.00	0.00	0.00	0.00
	Acct: 9300				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct:				
	MONONGAHELA VALLEY HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
					3,483.47

TOTAL PAID TO CREDITORS

43,926.69

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 39,835.47

Date: 07/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MATTHEW S. HRYCKO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-22024

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Matthew S. Hrycko
Debtor

Case No. 16-22024-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 26, 2021

User: dsaw
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2021:

Recip ID	Recipient Name and Address
db	+ Matthew S. Hrycko, 150 Hidden Ridge Court, #302, South Park, PA 15129-5926
14238467	+ AES-PHEAA, P.O. Box 2461, Harrisburg, PA 17105-2461
14238468	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998-2235
14238469	Beata Hrycko, 718 2nd Street, Suite 3, Pittsburgh, PA 15218
14238488	Citibank Home Equity LOC, PO Box 769004, San Antonio, TX 78245-9004
14654884	+ ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14282009	+ MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14238495	Midland Mortgage, PO Box 26648, Attn: Customer Service, Oklahoma City, OK 73126-0648
14238496	Monongahela Valley Hospital, 1163 Countryclub Road, Monongahela, PA 15063-1095
14238499	+ Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216
14249855	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14238503	+ Psychiatric Care Systems PC, 110 Hidden Valley Road, Canonsburg, PA 15317-2685

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jul 26 2021 23:34:03	Capital One Auto Finance c/o Ascension Capital Gro, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncmail@w-legal.com	Jul 26 2021 23:25:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14246264	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 26 2021 23:25:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14238489	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 26 2021 23:25:00	Citizens One Auto Finance, PO Box 42002, Providence, RI 02940-2002
14279321	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2021 23:25:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14238486	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Jul 26 2021 23:34:04	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14250485	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jul 26 2021 23:34:03	Capital One Auto Finance, c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14238490	Email/Text: mrdiscen@discover.com	Jul 26 2021 23:25:00	Discover Financial, PO Box 30943, Salt Lake City, UT 84130
14238491	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-2

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		Jul 26 2021 23:25:00	Eddie Bauer, c/o Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
14238492	+ Email/Text: ashley@frickfin.org	Jul 26 2021 23:25:00	Frick Tri-County Federal Credit Union, 235 Pittsburgh Street, Uniontown, PA 15401-2751
14238487	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 26 2021 23:33:55	Chase Amazon.com, PO Box 15123, Wilmington, DE 19850-5123
14238494	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 23:34:09	Lowe's, P.O. Box 965003, Orlando, FL 32896-5003
14275243	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 26 2021 23:25:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14285350	Email/Text: Bankruptcy.Notices@pnc.com	Jul 26 2021 23:25:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
14238501	Email/Text: Bankruptcy.Notices@pnc.com	Jul 26 2021 23:25:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
14238500	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 23:33:56	Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14952630	+ Email/Text: bncmail@w-legal.com	Jul 26 2021 23:25:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14238504	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2021 23:25:00	Victoria's Secret/Comenity Bank, PO Box 182273, Columbus, OH 43218-2273

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIZENS BANK, N.A.
cr		CitiMortgage Inc.
cr		MidFirst Bank
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14238471	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238472	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238473	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238474	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238475	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238476	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238477	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238478	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238479	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238480	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238481	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238482	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238483	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238484	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238485	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14246265	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14238493	*+	Frick Tri-County Federal Credit Union, 235 Pittsburgh Street, Uniontown, PA 15401-2751
14238497	*	Monongahela Valley Hospital, 1163 Countryclub Road, Monongahela, PA 15063-1095
14238498	*	Monongahela Valley Hospital, 1163 Countryclub Road, Monongahela, PA 15063-1095
14238502	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
14238470	##+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014

TOTAL: 3 Undeliverable, 21 Duplicate, 1 Out of date forwarding address

District/off: 0315-2

User: dsaw

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Form ID: pdf900

Total Noticed: 30

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Matthew S. Hrycko chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Garry Alan Masterson	on behalf of Creditor CITIZENS BANK N.A. pitecf@weltman.com
Joshua I. Goldman	on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6